

## Your step-by-step guide.

1

### OPEN THE APP

Schwab Mobile Deposit™ is available in our Schwab Mobile app. Don't have the app? Get it for Android™, iPhone®, and iPad®.

2

### TAP "DEPOSIT"

From the summary screen, tap the button labeled "Deposit", and select which account to deposit to.

3

### SNAP PHOTOS

Enter the amount and take photos of the front and back of your check. Don't forget to sign the check.

4

### REVIEW AND DEPOSIT

Review the information and then submit by tapping "Deposit". You can check the status of the deposit in the app, and you'll receive an email when it is complete.

## FAQs

### • What Schwab accounts are eligible?

Schwab brokerage, retirement (IRAs) and Charles Schwab Bank accounts are eligible.

### • When will my mobile deposit be available?

Deposits submitted on normal business days before 4 p.m. local time within the contiguous U.S. will be posted to your account the same day. Deposits made after 4 p.m. or on weekends or holidays will be posted the next business day. Please note that our standard hold policies apply.

### • Is there a limit to how much money I can deposit?

Yes, there is a limit on the amount you may deposit each day. Your daily deposit limit amount is clearly indicated on the Deposit screen, just under the Amount field.

### • What types of check can I deposit?

Checks must be issued by a U.S. bank in U.S. dollars. You may use the Schwab Mobile Deposit service to deposit original paper checks that are made payable to the name of the account holder or trust. Listed below are some checks that are not eligible for this service:

- Checks made payable to others
- Checks that are not dated, are postdated, or are more than six months old
- Checks payable to "Cash," "Charles Schwab," or "Charles Schwab Bank"
- Traveler's checks
- Checks that exceed your mobile daily deposit limit

### • What should I do with my paper check after using Mobile Deposit?

On the top half of the face of the check, conspicuously mark in ink ELECTRONICALLY PRESENTED immediately after you receive confirmation that the check has posted to your account. Regularly review your deposit transactions online or on the Deposit Status tab to determine when the check has been posted to your account.

- Securely retain your checks for 14 days after the checks are posted to your account.
- Securely destroy your checks 14 days after the checks are posted to your account.

### • Visit a Schwab Branch Office

Find a Schwab branch near you: [Search By State](#)

### • Where do I mail a check?

*For standard delivery, mail to:*

Charles Schwab & Co., Inc.  
P.O. Box 628291  
Orlando, FL 32862-8291

*For Overnight/FedEx/UPS delivery, mail to:*

Charles Schwab & Co., Inc.  
1958 Summit Park Blvd.  
Orlando, FL 32810